



Order Filed on August 26, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Law Offices of Mitchell Lee Chambers
602 Little Gloucester Road, Suite 5
Blackwood, NJ 08012
Phone: 856-302-1778

In Re:
GARY L. BRANAM

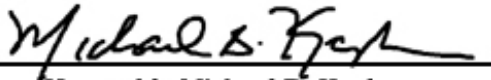
Case No.: 19-15261

Chapter: 13

Judge: MBK

LOSS MITIGATION ORDER

DATED: August 26, 2021


Honorable Michael B. Kaplan
United States Bankruptcy Judge

X A Notice of Request for Loss Mitigation was filed by the debtor on July 28, 2021.

 A Notice of Request for Loss Mitigation was filed by the creditor, _____ on
_____, 2021.

 The court raised the issue of Loss Mitigation, and the parties having had notice and an opportunity to object, and the Court having reviewed any objections thereto.

The Request concerns the following:

Property: 62 Hampton Court, Hillsborough, NJ 08844

Creditor: Specialized Loan Servicing

 It is hereby ORDERED that the Notice of Request for Loss Mitigation is denied

 X It is hereby ORDERED that the Notice of Request for Loss Mitigation is granted, and:

The debtor and creditor listed above are directed to participate in Loss Mitigation and are bound by the court's Loss Mitigation Program and Procedures (LMP)

The Loss Mitigation process shall terminate as November 14, 2021 (90 days from the date of the entry of this order, unless extended as set forth in Section IX.B. of the LMP.

The debtor must make adequate protection payments to the creditor during the Loss Mitigation Period in the amount set forth in the Notice and Request for Loss Mitigation. See Sections V.A.1a and VII.B. of the LMP.

If a relief from stay pursuant to section 362(d) is pending upon entry of this ORDER or if such a motion is filed during the loss mitigation period, the court may condition the stay upon compliance by the debtor with the fulfillment of the debtor's obligations under the Loss Mitigation Order. If the debtor fails to comply with the loss mitigation process and this Order, the creditor may apply to terminate the Order as specified in Section IX.C of the LMP and to obtain relief from the stay.

Within 14 days of termination of the loss mitigation period, the debtor must file with the court and serve all interested parties, the Local Form, Loss Mitigation Final Report as set forth in Section VII.C of the LMP

Extension of the LMP may be requested as specified in Section IX.B of the LMP.

 X It is ORDERED that parties shall utilize the Loss Mitigation Portal during the Loss Mitigation Period, and it is further ORDERED that:

Within 14 days of the date of this order, the creditor shall ensure that is registered on the loss mitigation portal and that all of its initial loss mitigation document requirements are available on the portal.

Within 35 days of the date of this order, the debtor shall upload and submit through the loss mitigation portal a completed Creditor's Initial Package.

Within 10 business days of the debtor's submission of the Creditor's Initial Package, the creditor shall acknowledge receipt of same and designate the single point of contact for debtor's review.

___ It is ORDERED that the Debtor is excused from use of the Loss Mitigation Portal during the Loss Mitigation Period, and it further ORDERED that:

Within 14 days of the date of this order, the Creditor shall designate a single point of contact, including the name and contact information of the contact and shall specify to the debtor the forms and documentation the creditor requires to initiate a review of the debtor's loss mitigation options.

Within 21 days after receipt of the creditor's specifications regarding forms and documentations, the debtor shall provide the requested information.

Within 10 business days of the debtor's submission, the creditor shall acknowledge receipt of the documentation.

In re:
Gary L. Branam
Debtor

Case No. 19-15261-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 26, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2021:

Recip ID	Recipient Name and Address
db	+ Gary L. Branam, 62 Hampton Court, Hillsborough, NJ 08844-1417

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Towd Point Master Funding Trust 2018-PM27 U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Mitchell L Chambers, Jr.	on behalf of Debtor Gary L. Branam ecfb@comcast.net
Nicholas V. Rogers	on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Rebecca Ann Solarz	

District/off: 0312-3

User: admin

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Total Noticed: 1

on behalf of Creditor Towd Point Master Funding Trust 2018-PM27 U.S. Bank National Association, as Trustee
rsolarz@kmlawgroup.com

Sindi Mncina

on behalf of Creditor LOANCARE LLC smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8